

DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS

Abstract

Processing requests for financial-related transactions. Upon receiving a communication from a caller, wherein the communication includes a request for a particular financial card, information is obtained from the customer for use in processing the request. A first set of criteria related to the information is evaluated to determine if the request involves potential fraud. Based upon the evaluation of the first set of criteria, a second set of criteria related to the information is selectively evaluated to determine if the request involves potential fraud. An indication of the evaluation is output and used to determine whether to issue the requested financial card.